

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 16-11038
	§	
CONNECTIA YVAIL ROOKS	§	
	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$300.00	Assets Exempt:	\$4,000.00
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$1,280.31	Claims Discharged Without Payment:	\$28,413.37
Total Expenses of Administration:	\$511.30		

3) Total gross receipts of \$1,791.61 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$1,791.61 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$746.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$511.30	\$511.30	\$511.30
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$28,624.00	\$17,292.68	\$17,292.68	\$1,280.31
Total Disbursements	\$29,370.00	\$17,803.98	\$17,803.98	\$1,791.61

4). This case was originally filed under chapter 7 on 03/31/2016. The case was pending for 23 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/08/2018

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
Checking account 17.1. 6596 PNC Bank	1129-000	\$15.62
2015 Tax Refund	1224-000	\$1,775.99
TOTAL GROSS RECEIPTS		\$1,791.61

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

NONE

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Aaron's Sales and Lease	4110-000	\$746.00	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$746.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$447.90	\$447.90	\$447.90
David P. Leibowitz, Trustee	2200-000	NA	\$50.25	\$50.25	\$50.25
Green Bank	2600-000	NA	\$13.15	\$13.15	\$13.15
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$511.30	\$511.30	\$511.30

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	GATEWAY FINANCIAL SOLUTIONS	7100-000	\$14,084.00	\$14,388.25	\$14,388.25	\$1,065.28

2	Quantum3 Group LLC as agent for	7100-000	\$0.00	\$571.10	\$571.10	\$42.28
3	Ascension Services LP	7100-000	\$355.00	\$465.96	\$465.96	\$34.50
4	American InfoSource LP as agent for	7100-000	\$1,784.00	\$1,750.37	\$1,750.37	\$129.59
5	Regional Recovery Services	7100-000	\$0.00	\$117.00	\$117.00	\$8.66
	Account Resolution Service	7100-000	\$130.00	\$0.00	\$0.00	\$0.00
	Allied Collection Service	7100-000	\$199.00	\$0.00	\$0.00	\$0.00
	AmeriCash Loans	7100-000	\$1,708.00	\$0.00	\$0.00	\$0.00
	ATG Credit LLC	7100-000	\$280.00	\$0.00	\$0.00	\$0.00
	CBUSA, Inc	7100-000	\$208.00	\$0.00	\$0.00	\$0.00
	Chase Bank	7100-000	\$1,000.00	\$0.00	\$0.00	\$0.00
	Education Credit Management Corp	7100-000	\$3,500.00	\$0.00	\$0.00	\$0.00
	First Premier Bank	7100-000	\$439.00	\$0.00	\$0.00	\$0.00
	GLA Collection Company	7100-000	\$27.00	\$0.00	\$0.00	\$0.00
	Komyatte and Casbon PC	7100-000	\$2,525.00	\$0.00	\$0.00	\$0.00
	Seventh Avenue	7100-000	\$275.00	\$0.00	\$0.00	\$0.00
	Sprint	7100-000	\$818.00	\$0.00	\$0.00	\$0.00
	TCF Bank Attn: Bankruptcy	7100-000	\$631.00	\$0.00	\$0.00	\$0.00
	TMobile	7100-000	\$661.00	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$28,624.00	\$17,292.68	\$17,292.68	\$1,280.31

ASSET CASES

Case No.: 16-11038
Case Name: ROOKS, CONNECTIA YVAIL
For the Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 03/31/2016 (f)
§341(a) Meeting Date: 05/12/2016
Claims Bar Date: 10/19/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	2015 Chevrolet Impala Mileage: 8,000	\$0.00	\$0.00	\$0.00	FA
Asset Notes: Vehicle is in friend's name. Debtor drives and pays for vehicle.					
2	Stove/cooking unit, refrigerator, washer/dryer, microwave, flatware, cookware, living room furniture, dining room furniture, tables & chairs, lamps & accessories,	\$2,160.00	\$0.00	\$0.00	FA
3	Bedroom furniture	\$300.00	\$0.00	\$0.00	FA
4	(2) Televisions and stereo equipment	\$550.00	\$0.00	\$0.00	FA
5	Checking account 17.1. 6596 PNC Bank	\$1,061.51	\$15.63	\$15.62	FA
Asset Notes: Updated per amended schedules filed 6/22/16 (dkt 11)					
6	PNC Bank - Checking Account 2263 (u)	\$244.12	\$0.00	\$0.00	FA
Asset Notes: Updated per amended schedules filed 6/22/16 (dkt 11)					
7	2015 Tax Refund (u)	\$0.00	\$1,776.00	\$1,775.99	FA
Asset Notes: No EIC. Adjusted value is Child Tax Credit: \$1000					

TOTALS (Excluding unknown value)

\$4,315.63

\$1,791.63

\$1,791.61

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

05/27/2017 2017 Reporting Period:

The Trustee collected a total of \$1791.61, representing non-exempt funds in Debtor's bank account and non-exempt tax refund.

The Debtor has completed her planned payments. Case is ready for TFR

06/30/2016 2016 Reporting Period:

Asset Case - non-exempt portion of Debtor's 2015 tax refund and non-exempt funds in bank account.

Debtor to pay four installments of \$447.90, with the final payment due on 10/29/16.

Initial Projected Date Of Final Report (TFR): 07/13/2017

Current Projected Date Of Final Report (TFR): 09/30/2017

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-11038
Case Name: ROOKS, CONNECTIA YVAIL
Primary Taxpayer ID #: **_***7131
Co-Debtor Taxpayer ID #:
For Period Beginning: 3/31/2016
For Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****3801
Account Title: Rooks, Connectia
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
08/03/2016		ROOKS, CONNECTIA YVAIL	Settlement for non-exempt tax refund & bank balance (1 of 6)	*	\$447.93		\$447.93
	{7}		Payment 1 of 6	\$443.45 1224-000			\$447.93
	{5}		Payment 1 of 6	\$4.48 1129-000			\$447.93
08/31/2016		Green Bank	Bank Service Fee	2600-000		\$0.65	\$447.28
09/08/2016		ROOKS, CONNECTIA YVAIL	Settlement for non-exempt tax refund & bank balance (2 of 6)	*	\$447.90		\$895.18
	{7}		Payment 2 of 6	\$443.42 1224-000			\$895.18
	{5}		Payment 2 of 6	\$4.48 1129-000			\$895.18
09/30/2016		Green Bank	Bank Service Fee	2600-000		\$1.30	\$893.88
10/31/2016		Green Bank	Bank Service Fee	2600-000		\$1.34	\$892.54
11/30/2016		Green Bank	Bank Service Fee	2600-000		\$1.39	\$891.15
12/08/2016		ROOKS, CONNECTIA YVAIL	Settlement for non-exempt tax refund & bank balance (3 of 6)	*	\$223.95		\$1,115.10
	{7}		Payment 3 of 6	\$221.71 1224-000			\$1,115.10
	{5}		Payment 3 of 6	\$2.24 1129-000			\$1,115.10
12/30/2016		Green Bank	Bank Service Fee	2600-000		\$1.67	\$1,113.43
01/04/2017		ROOKS, CONNECTIA YVAIL	Settlement for non-exempt tax refund & bank balance (4 of 6)	*	\$223.93		\$1,337.36
	{5}		Payment 4 of 6	\$1.48 1129-000			\$1,337.36
	{7}		Payment 4 of 6	\$222.45 1224-000			\$1,337.36
01/31/2017		Green Bank	Bank Service Fee	2600-000		\$2.11	\$1,335.25
02/21/2017		ROOKS, CONNECTIA YVAIL	Settlement for non-exempt tax refund & bank balance (5 of 6)	*	\$223.95		\$1,559.20
	{5}		Payment 5 of 6	\$1.48 1129-000			\$1,559.20
	{7}		Payment 5 of 6	\$222.47 1224-000			\$1,559.20
02/28/2017		Green Bank	Bank Service Fee	2600-000		\$2.02	\$1,557.18
03/31/2017		Green Bank	Bank Service Fee	2600-000		\$2.67	\$1,554.51

SUBTOTALS

\$1,567.66

\$13.15

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-11038
Case Name: ROOKS, CONNECTIA YVAIL
Primary Taxpayer ID #: **_***7131
Co-Debtor Taxpayer ID #:
For Period Beginning: 3/31/2016
For Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****3801
Account Title: Rooks, Connectia
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
04/11/2017		ROOKS, CONNECTIA YVAIL	Settlement for non-exempt tax refund & bank balance (6 of 6)	*	\$223.95		\$1,778.46
	{5}		Payment 6 of 6 \$1.46	1129-000			\$1,778.46
	{7}		Payment 6 of 6 \$222.49	1224-000			\$1,778.46
01/10/2018	3001	David P. Leibowitz	Trustee Expenses	2200-000		\$50.25	\$1,728.21
01/10/2018	3002	David P. Leibowitz	Trustee Compensation	2100-000		\$447.90	\$1,280.31
01/10/2018	3003	GATEWAY FINANCIAL SOLUTIONS	Claim #: 1; Amount Claimed: \$14,388.25; Distribution Dividend: 7.40%;	7100-000		\$1,065.28	\$215.03
01/10/2018	3004	Quantum3 Group LLC as agent for	Claim #: 2; Amount Claimed: \$571.10; Distribution Dividend: 7.40%;	7100-000		\$42.28	\$172.75
01/10/2018	3005	Ascension Services LP	Claim #: 3; Amount Claimed: \$465.96; Distribution Dividend: 7.40%;	7100-000		\$34.50	\$138.25
01/10/2018	3006	American InfoSource LP as agent for	Claim #: 4; Amount Claimed: \$1,750.37; Distribution Dividend: 7.40%;	7100-000		\$129.59	\$8.66
01/10/2018	3007	Regional Recovery Services	Claim #: 5; Amount Claimed: \$117.00; Distribution Dividend: 7.40%;	7100-000		\$8.66	\$0.00

SUBTOTALS

\$223.95

\$1,778.46

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Co-Debtor Taxpayer ID #:
For Period Beginning: 3/31/2016
For Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****3801
Account Title: Rooks, Connectia
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$1,791.61	\$1,791.61	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$1,791.61	\$1,791.61	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$1,791.61	\$1,791.61	

For the period of 3/31/2016 to 2/8/2018

Total Compensable Receipts:	\$1,791.61
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,791.61
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$1,791.61
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$1,791.61
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 08/03/2016 to 2/8/2018

Total Compensable Receipts:	\$1,791.61
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,791.61
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$1,791.61
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$1,791.61
Total Internal/Transfer Disbursements:	\$0.00

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-11038
Case Name: ROOKS, CONNECTIA YVAIL
Primary Taxpayer ID #: **_***7131
Co-Debtor Taxpayer ID #:
For Period Beginning: 3/31/2016
For Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****3801
Account Title: Rooks, Connectia
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$1,791.61

\$1,791.61

\$0.00

For the period of 3/31/2016 to 2/8/2018

Total Compensable Receipts: \$1,791.61
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$1,791.61
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$1,791.61
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$1,791.61
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 03/31/2016 to 2/8/2018

Total Compensable Receipts: \$1,791.61
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$1,791.61
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$1,791.61
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$1,791.61
Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ